

**System and Method for Device-Based  
Access Privilege to an Account**

**ABSTRACT**

A system and method for device-based access to account  
5 functions is provided. Access to functions is based upon  
the protocols supported by the device. More secure  
protocols are used to access all account functions  
including more sensitive account functions, such as making  
online payments and transferring funds. Less secure  
10 protocols, such as those used by mobile telephones and  
wireless communication devices, can still be used to access  
the account in order to perform less sensitive account  
functions, such as checking account summaries or balances.  
In one embodiment, the user can alter security settings to  
15 determine which account functions are allowed based on the  
type of protocol being used.